

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: June Report

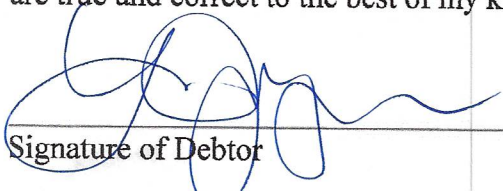
**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	(CONT)		
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


 Signature of Debtor

Date

10-1-2020

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Evans, Lois Joyce

Case No. 20-20387-CMB

Debtor

Reporting Period: June 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	18,608.06	
RECEIPTS		
Wages (Net)	7,010.39	74,301.74
Interest and Dividend Income	.65	1.89
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	7,000.54	20,073.58
Total Receipts	14,011.58	94,377.21
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	16,000.00	31,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	1,063.19	8,893.00
Insurance	151.00	
Auto Expense	48.10	137.10
Lease Payments	811.00	
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	90.00	289.00
Household Expenses	1,848.07	22,602.00
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	875.00	1,076.00
Other (attach schedule)		4,954.05
Total Ordinary Disbursements	20,886.36	68,951.15
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	20,886.36	68,951.15
Total Disbursements (Ordinary + Reorganization)	20,886.36	68,951.15
Net Cash Flow (Total Receipts - Total Disbursements)	6,874.78	25,426.06
Cash - End of Month (Must equal reconciled bank statement)	11,733.88	

Evans, Lois Joyce

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Case No. 20-20387-CMB

Debtor

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Debtor

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation

Total Accounts Receivable at the beginning of the reporting period
+ Amounts billed during the period
- Amounts collected during the period
Total Accounts Receivable at the end of the reporting period

Amount

Accounts Receivable Aging

0 - 30 days old
31 - 60 days old
61 - 90 days old
91+ days old
Total Accounts Receivable
Amount considered uncollectible (Bad Debt)
Accounts Receivable (Net)

Amount

DEBTOR QUESTIONNAIRE

Must be completed each month

1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.

Yes

No



L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXX~~9586
STATEMENT DATE: 05/22/20 THRU 06/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	15,893.71	7,684.09	7,972.53	16,182.15	15,266.05	0.05%	0.65
EVERYTHING SV	1,228.40	0.00	500.54	1,728.94	1,341.30	0.48%	0.54

SEQUENTIAL CHECK LISTING

(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2448	80.00						

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/22	POS PAYPAL *TIFFANYC	551.00	06/03	ECK MACYS CITIAUTFDR	100.00
	MC 4029357733 CA			AUTO PYMT	
05/22	POS APPLE.COM/BILL	19.23	06/04	POS APPLE.COM/BILL	9.99
	MC 866-712-7753 CA			MC 866-712-7753 CA	
05/22	POS APPLE.COM/BILL	21.39	06/04	POS APPLE.COM/BILL	16.01
	MC 866-712-7753 CA			MC 866-712-7753 CA	
05/25	POS APPLE.COM/BILL	3.58	06/05	POS CHICK-FIL-A #038	5.44
	MC 866-712-7753 CA			MC WEXFORD PA	
05/26	POS APPLE.COM/US	840.30	06/07	ONL TRANSFER DOLLAR BANK INTERNET	350.00
	MC 800-676-2775 CA			TO 51674652449	
05/26	POS APPLE.COM/BILL	21.37	06/08	POS VENMO	48.00
	MC 866-712-7753 CA			MC 8558124430 NY	
05/26	POS APPLE.COM/BILL	3.58	06/08	POS MARKET DI 155 To	53.77
	MC 1111111111 CA			PIN Wexford PA	
05/26	POS APPLE.COM/BILL	3.58	06/09	POS LINS ORIENTAL EX	35.32
	MC 866-712-7753 CA			MC WEXFORD PA	
05/26	POS IPHONE CITIZENSO	64.50	06/09	POS CVS/PHARMACY #02	27.69
	MC BRIDGEPORT CT			MC 800-746-7287 PA	
05/26	DIR NEW YORK LIFE 1135582869	151.00	06/09	POS AMZN Mktp US*MY1	21.52
	INS. PREM.			MC Amzn.com/bill WA	
05/27	POS APPLE.COM/US	903.48	06/09	ECK ARMSTRONG UTIL 1222528268	149.50
	MC 800-676-2775 CA			8772775711	
05/27	POS VENMO	950.00	06/11	ADJ APPLE.COM/US	420.15+
	MC 8558124430 NY			MC 800-676-2775 CA	
05/29	DIR CAPGEMINI 1222575929	3,622.79+	06/11	ADJ APPLE.COM/US	420.15+
	REG.SALARY			MC 800-676-2775 CA	
05/30	POS CVS/PHARM 02449-	56.48	06/11	POS APPLE.COM/BILL	10.67
	PIN Wexford PA			MC 866-712-7753 CA	
05/30	ONL TRANSFER DOLLAR BANK INTERNET	150.00	06/11	POS CASH APP*	50.00
	TO 51674652324			MC 4153753176 CA	
06/01	ECK AMEX EPAYMENT 0005000008	600.74	06/11	ADJ APPLE.COM/BILL	3.58+
	ACH PMT			MC 866-712-7753 CA	
06/03	POS CASH APP*	275.00	06/15	DIR CAPGEMINI 1222575929	3,505.21+
	MC 4153753176 CA			REG.SALARY	



XXXX9586

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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
06/15	ONL TRANSFER DOLLAR BANK INTERNET TO 41674599586	500.00	06/19	POS APPLE.COM/BILL MC 866-712-7753 CA	13.89
06/15	POS WALGREENS STORE PIN WEXFORD PA	18.32	06/19	POS APPLE.COM/BILL MC 866-712-7753 CA	10.69
06/15	POS APPLE.COM/BILL MC 1111111111 CA	0.99	06/19	POS APPLE.COM/BILL MC 866-712-7753 CA	32.04
06/16	POS UBER TRIP MC 8005928996 CA	13.67	06/19	POS AMZN Mktg US*MSB MC Amzn.com/bill WA	15.36
06/16	CHK 2448 SEQ# 11018089	80.00	06/20	POS MCDONALD'S F714 PIN WEXFORD PA	5.35
06/18	POS CASH APP*DWAYNE MC 4153753176 CA	300.00	06/20	POS WAL SAM'S Club PIN PITTSBURGH PA	249.77
06/18	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	500.00	06/21	POS APPLE.COM/US MC 800-676-2775 CA	297.46
06/19	POS DUNKIN #343581 Q MC WEXFORD PA	3.41	06/21	INT INTEREST CREDIT	0.65+
06/19	ATM DB - PINE TOWNSHIP	150.00			

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
06/15	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	500.00+	06/21	INT INTEREST CREDIT	0.54+

2020 TAX INFORMATION:					
EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	2.13+	INTEREST WITHHELD YEAR-TO-DATE		0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	1.74+	INTEREST WITHHELD YEAR-TO-DATE		0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING MAY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$12,360.70	\$18,522.25	\$728.05	\$1,002.35	\$19,524.60

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



XXXX9586

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BANKING CARD ACTIVITY FOR MAY

THERE ARE NO CHARGES FOR BANKING CARD USE IN MAY

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	6	.00		
-MASTERCARD PURCHASES (MC)	44	.00		
THE TOTAL CHARGE:	50	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MAY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REPAIRS? REFINANCE? IMPROVEMENTS? WEDDING?
GET LOW RATES DURING OUR HOME EQUITY LOAN SALE!
CALL 1-800-242-BANK TO TALK TO A LOAN EXPERT
OR VISIT DOLLAR.BANK/LOANSALE FOR DETAILS.



L JOYCE EVANS OR
SAMUEL EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXX~~2449
STATEMENT DATE: 05/17/20 THRU 06/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	174.94	1,002.58	600.00	227.64-	130.11	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/19	POS COSTCO WHSE #03	137.82	06/10	POS WENDYS 574	19.11
	PIN CRANBERRY TPK PA			PIN WEXFORD PA	
05/19	ONL TRANSFER DOLLAR BANK INTERNET	250.00+	06/11	POS MARKET DI 155 To	75.77
	FROM 51674599586			PIN Wexford PA	
05/22	POS FRESH THYME #453	25.65	06/11	POS 7-ELEVEN 36144	37.88
	MC CRANBERRY PA			PIN WARRENDALE PA	
05/25	POS MARKET DI 155 To	58.87	06/12	POS NST THE HOME DEP	9.84
	PIN Wexford PA			PIN PITTSBURGH PA	
05/25	POS GET GO #3 140 To	29.00	06/12	POS STEIN MART 316	52.68
	PIN Wexford PA			PIN Pittsburgh PA	
05/30	POS COSTCO WHSE #03	78.58	06/12	FEE POS OVERDRAFT FEE	36.00
	PIN CRANBERRY TPK PA		06/12	POS ROSS STORES #141	28.47
06/01	POS MARKET DI 155 To	92.64		MC PITTSBURGH PA	
	PIN Wexford PA		06/15	POS MARKET DI 155 To	48.25
06/06	POS LOWES #03051*	26.30		PIN Wexford PA	
	MC PITTSBURGH PA		06/15	FEE POS OVERDRAFT FEE	36.00
06/06	FEE POS OVERDRAFT FEE	36.00	06/16	POS COSTCO WHSE #03	45.04
06/07	ONL TRANSFER DOLLAR BANK INTERNET	350.00+		PIN CRANBERRY TPK PA	
	FROM 51674599586		06/16	FEE POS OVERDRAFT FEE	36.00
06/08	POS NST THE HOME DEP	52.61			
	PIN CRANBERRY TWP PA				
06/09	POS LOWE'S #653	40.07			
	PIN CRANBERRY TWN PA				

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



XXXX2449

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REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	144.00	603.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	144.00	504.00

ACCOUNT BALANCES MAINTAINED DURING MAY
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$95.02	\$219.35	\$0.00	\$0.00	\$219.35

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR MAY

THERE ARE NO CHARGES FOR BANKING CARD USE IN MAY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	1	.00		
THE TOTAL CHARGE:	11	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MAY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REPAIRS? REFINANCE? IMPROVEMENTS? WEDDING?
GET LOW RATES DURING OUR HOME EQUITY LOAN SALE!
CALL 1-800-242-BANK TO TALK TO A LOAN EXPERT
OR VISIT DOLLAR.BANK/LOANSALE FOR DETAILS.

Lois Joyce Evans

Checking, Period Ending 08/25/2020

RECONCILIATION REPORT

Reconciled on: 10/01/2020

Reconciled by: jhunnenny@wilkecpa.com

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	0.00
Checks and payments cleared (90)	-16,468.02
Deposits and other credits cleared (4)	20,403.00
Statement ending balance	3,934.98
Register balance as of 08/25/2020	3,934.98
Cleared transactions after 08/25/2020	0.00
Uncleared transactions after 08/25/2020	-460.70
Register balance as of 10/01/2020	3,474.28

Details

Checks and payments cleared (90)

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
------	------	---------	-------	--------------

04/23/2020	Expense			-3.00
04/28/2020	Expense			-3.00
05/05/2020	Expense			-9.99
05/07/2020	Expense			-907.84
05/07/2020	Expense			-5,000.00
05/11/2020	Expense			-10.88
05/11/2020	Expense			-78.25
05/11/2020	Expense			-144.83
05/11/2020	Expense			-159.86
05/12/2020	Expense			-69.55
05/13/2020	Expense			-9.99
05/14/2020	Expense			-1.00
05/14/2020	Check	101		-23.85
05/15/2020	Expense			-43.00
05/18/2020	Expense			-81.54
05/18/2020	Check	102		-6.61
05/19/2020	Expense			-180.00
05/21/2020	Expense			-325.00
05/26/2020	Check	103		-123.03
05/26/2020	Expense			-491.10
05/26/2020	Expense			-30.00
05/26/2020	Expense			-123.14
05/26/2020	Expense			-31.41
05/26/2020	Expense			-3.00

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/26/2020	Check	105		-613.15
05/29/2020	Expense			-30.00
06/01/2020	Expense			-69.26
06/01/2020	Expense			-41.93
06/01/2020	Expense			-1.62
06/02/2020	Expense			-30.00
06/03/2020	Expense			-30.00
06/04/2020	Expense			-2.56
06/05/2020	Expense			-5.65
06/08/2020	Expense			-5,000.00
06/10/2020	Expense			-30.00
06/12/2020	Expense			-5.24
06/15/2020	Expense			-48.10
06/15/2020	Expense			-26.95
06/15/2020	Expense			-8.72
06/17/2020	Expense			-11.98
06/17/2020	Expense			-4.38
06/19/2020	Expense			-5.00
06/19/2020	Expense			-5.24
06/22/2020	Expense			-100.00
06/22/2020	Expense			-146.27
06/22/2020	Expense			-31.98
06/23/2020	Expense			-54.21
06/24/2020	Expense			-3.00
06/26/2020	Expense			-17.19
06/26/2020	Expense			-4.66
06/29/2020	Expense			-199.00
06/29/2020	Expense			-18.16
06/30/2020	Expense			-7.04
07/01/2020	Expense			-34.38
07/03/2020	Expense			-4.96
07/06/2020	Expense			-24.84
07/06/2020	Expense			-58.21
07/07/2020	Expense			-10.98
07/10/2020	Expense			-5.00
07/10/2020	Expense			-6.05
07/14/2020	Expense			-39.17
07/17/2020	Expense			-5.00
07/20/2020	Expense			-47.86
07/22/2020	Expense			-4.39
07/23/2020	Expense			-5.00
07/23/2020	Expense			-3.00
07/27/2020	Expense			-4.27
07/27/2020	Expense			-30.00
07/27/2020	Expense			-9.18
07/27/2020	Expense			-84.41
07/30/2020	Expense			-7.15
07/31/2020	Expense			-10.68

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/03/2020	Expense			-49.85
08/03/2020	Expense			-43.00
08/03/2020	Expense			-93.95
08/10/2020	Expense			-5.24
08/11/2020	Check	104		-21.91
08/11/2020	Expense			-300.00
08/11/2020	Expense			-254.00
08/13/2020	Expense			-46.48
08/17/2020	Expense			-127.93
08/17/2020	Expense			-138.03
08/24/2020	Expense			-291.24
08/24/2020	Expense			-35.68
08/25/2020	Expense			-5.00
08/25/2020	Expense			-100.00
08/25/2020	Expense			-3.00
08/25/2020	Expense			-9.99
08/25/2020	Expense			-34.91
08/25/2020	Expense			-102.12
Total				-16,468.02

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
04/20/2020	Deposit			3.00
04/20/2020	Transfer			12,000.00
06/02/2020	Deposit			7,000.00
07/09/2020	Deposit			1,400.00
Total				20,403.00

Additional Information

Uncleared checks and payments after 08/25/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/26/2020	Expense			-41.80
08/28/2020	Expense			-4.57
09/10/2020	Expense			-50.94
09/14/2020	Expense			-30.00
09/21/2020	Expense			-83.09
09/21/2020	Expense			-47.33
09/21/2020	Expense			-4.76
09/22/2020	Expense			-5.00
09/24/2020	Expense			-9.99
09/24/2020	Expense			-3.00
09/25/2020	Expense			-175.09

10/1/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/28/2020	Expense			-5.13
Total				-460.70



Checking Account
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

1 OF 2

Beginning May 27, 2020
through June 23, 2020

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	3,529.98
Checks	.00 -
Withdrawals & Debits	5,692.09 -
Deposits & Credits	7,000.00 +
Current Balance	4,837.89 =

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking
~~5844-922-6~~

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.
Your next statement period will end on July 23, 2020.

Previous Balance

3,529.98

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
05/29	30.00	1509 Dbt Purchase - 408587 Pti - Warrendale 724-719-23 26 PA
06/01	30.00	1509 Dbt Purchase - 436189 Pti - Warrendale Warrendale PA
06/01	1.62	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
06/01	41.93	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
06/01	69.26	1509 POS Debit - 999999 Market District 15wexford PA
06/02	30.00	1509 Dbt Purchase - 437222 Pti - Warrendale Warrendale PA
06/03	2.56	1509 Dbt Purchase - 000000 Taco Bell 05656 Pittsburgh PA
06/04	5.65	1509 Dbt Purchase - 1 Mcdonald's F6141 Mars PA
06/08	30.00	1509 Dbt Purchase - 455732 Pti - Warrendale Warrendale PA
06/10	5.24	1509 Dbt Purchase - 1 Mcdonald's F714 Wexford PA
06/12	48.10	1509 Dbt Purchase - 001 Sheetz 0487 0000Uniontown PA
06/15	26.95	1509 Dbt Purchase - 1 Mcdonald's F6822 Bridgeville E PA
06/15	8.72	1509 POS Debit - 430231 Get Go #3043 Wexford PA
06/15	11.98	1509 POS Debit - 423448 Sunoco 0363403 Monroeville E PA
06/17	5.00	1509 Dbt Purchase - 230006 Walgreens #11812 Cranberry Towpa
06/17	4.38	1509 Dbt Purchase - 1 Mcdonald's F6141 Mars PA
06/19	100.00	1509 Dbt Purchase - 000007 Apple Cash 877-233-85 52 CA
06/19	5.24	1509 Dbt Purchase - 1 Mcdonald's F714 Wexford PA
06/22	54.21	1509 Dbt Purchase - 356969 Cencis Pizzeria An724-940550 0 PA
06/22	146.27	1509 POS Debit - 450391 Giant-Eagle #0 Pittsburgh PA
06/22	31.98	1509 POS Debit - 305790 CVS/Pharmacy # Glen Allen VA

Other Withdrawals & Debits

Date	Amount	Description
06/05	5,000.00	Pnc Mortgage 2 Mortgage 200604 0003455596
06/23	3.00	Service Charge Statement Delivery



Checking Account
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

2 OF 2

Beginning May 27, 2020
through June 23, 2020

Checking continued from previous page

Deposits & Credits

Date	Amount	Description
06/02	7,000.00	Deposit

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/29	3,499.98	06/05	5,318.96	06/17	5,178.59
06/01	3,357.17	06/08	5,288.96	06/19	5,073.35
06/02	10,327.17	06/10	5,283.72	06/22	4,840.89
06/03	10,324.61	06/12	5,235.62	06/23	4,837.89
06/04	10,318.96	06/15	5,187.97		

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking
~~XXXX~~-922-6

⊖ Total Withdrawals & Debits
5,692.09

⊕ Total Deposits & Credits
7,000.00

= Current Balance
4,837.89

MEMO

--Effective August 1, 2020, One Deposit Checking from Citizens Bank(R) will no longer waive the monthly maintenance fee when any account signer is under 18 or 65 or older based on the date of birth on file. This waiver went into effect March 29, 2020.

NEWS FROM CITIZENS

--Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app*. Use either online banking or the app to send money to friends and family via Zelle(R)1, view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together.

*Wireless carrier charges may apply.

1 Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

\$ _____
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\oplus \$ _____
Total of 2

3 Subtotal by adding 1 and 2

$=$ \$ _____
Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

\ominus \$ _____
Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance

$=$ \$ _____
Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes) Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.